

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

WILLIAM T MANOS
BONNIE L MANOS
Debtor(s)

Case No. 17-24961CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/08/2017.
- 2) The plan was confirmed on 02/21/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/27/2018, 07/22/2020, 10/27/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/10/2023.
- 6) Number of months from filing or conversion to last payment: 67.
- 7) Number of months case was pending: 72.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$50,824.65.
- 10) Amount of unsecured claims discharged without full payment: \$19,993.95.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$64,195.72
Less amount refunded to debtor	\$1,062.06

NET RECEIPTS: \$63,133.66

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$6,872.60
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,739.44
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$9,612.04

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Secured	11,589.00	11,750.48	11,750.48	11,750.48	1,565.89
BROWNSVILLE AMBULANCE SERVICE	Unsecured	1,422.00	NA	NA	0.00	0.00
CAL ED FEDERAL CREDIT UNION	Unsecured	1,734.00	NA	NA	0.00	0.00
CAL ED FEDERAL CREDIT UNION	Unsecured	500.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	271.00	271.56	271.56	42.99	0.00
IMAGING ASSOC OF GREATER PGH	Unsecured	30.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	7,436.00	7,472.85	7,472.85	7,472.85	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	2,280.44	2,280.44	360.97	0.00
KEYBANK NA**	Unsecured	1,201.00	1,205.97	1,205.97	190.89	0.00
LOWRY RADIOLOGY++	Unsecured	184.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,718.00	1,829.51	1,829.51	289.59	0.00
MARINER FINANCE LLC	Secured	2,249.00	2,093.67	2,093.67	2,093.67	134.19
MIDLAND FUNDING LLC	Unsecured	731.00	731.31	731.31	115.76	0.00
MON VALLEY MEDICAL ASSOC PC	Unsecured	65.00	NA	NA	0.00	0.00
MONONGAHELA VALLEY HOSPITAL	Unsecured	3,078.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	144.00	1,895.76	1,895.76	1,895.76	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	456.77	456.77	72.30	0.00
PNC BANK NA	Secured	26,605.83	0.00	23,771.69	23,771.69	2,837.10
QUANTUM3 GROUP LLC AGNT - MON	Unsecured	1,995.00	1,995.05	1,995.05	315.80	0.00
QUANTUM3 GROUP LLC AGNT - MON	Unsecured	694.00	718.97	718.97	113.81	0.00
SYNCHRONY BANK	Unsecured	1,257.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	568.00	1,092.56	1,092.56	172.94	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	825.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	264.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	2,052.80	2,052.80	324.94	0.00
WASHINGTON COUNTY TAX CLAIM I	Priority	NA	449.47	0.00	0.00	0.00
WASHINGTON COUNTY TAX CLAIM I	Priority	NA	85.75	0.00	0.00	0.00
WASHINGTON COUNTY TAX CLAIM I	Priority	NA	95.34	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$23,771.69	\$23,771.69	\$2,837.10
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,844.15	\$13,844.15	\$1,700.08
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$37,615.84	\$37,615.84	\$4,537.18
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,368.61	\$9,368.61	\$0.00
TOTAL PRIORITY:	\$9,368.61	\$9,368.61	\$0.00
GENERAL UNSECURED PAYMENTS:	\$12,634.94	\$1,999.99	\$0.00

Disbursements:		
Expenses of Administration	<u>\$9,612.04</u>	
Disbursements to Creditors	<u>\$53,521.62</u>	
TOTAL DISBURSEMENTS :		<u>\$63,133.66</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/21/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.